

## Benefits and Entitlements Service Team (BEST)

## What's New

## 3 Aug 05

**New TSP Lifecycle Funds Available 1 August 2005.** TSP participants can now invest in the new Lifecycle Funds, or L Funds. The Board has mailed a post card to all participants encouraging their participation, and will mail a specially-made DVD after 1 Aug. Be sure to check out this information, including the information on the TSP web site at <a href="https://www.tsp.gov">www.tsp.gov</a>, before making a decision to invest in these new funds. Information on how to invest in the L Funds is available on the <a href="https://www.tsp.gov">BEST TSP web page</a>.

Thrift Savings Plan Rates of Return for July 2005. The following chart represents the change in respective share prices for all the funds for Jul 05. The changes in share prices reflect net earnings after accrued TSP administrative expenses, trading costs and accrued investment managements fees have been deducted. Percentages in ( ) are negative returns. The G, F, C, S, and I Fund returns for the last 12 months assume unchanging balances (time-weighting) from month to month, and assume that earnings are compounded on a monthly basis. For more information, including share costs, go to the TSP Homepage at www.tsp.gov and click on "Returns, Share Prices, & Fund Sheets."

	G Fund	F Fund	C Fund	S Fund	I Fund
July 2005	0.37%	(0.84%)	3.67%	5.59%	3.07%
<u>Last 12 Months</u> (8/1/2004 - 7/31/2005)	4.39%	4.85%	13.99%	27.14%	21.09%